

**Baltimore County Department of Aging (BCDA)
Post-Independent Agency Agenda Event Summary
For the White House Conference On Aging**

Date of Event: June 16, 2005

Location: Balto. Co. Dept. of Aging, Bykota Senior Center

Number of Persons Attending: 300

Sponsoring Organization: Baltimore County Department of Aging

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Priority Issue # 1: What can the Federal Government do to encourage families to purchase long-term care insurance?

Barriers:

- Many do not realize Medicare does not pay for long-term care.
- Break the cycle that we say we are not responsible for our long-term care.
- Many are not aware when their life needs change.
- Consumers need mechanism to finance their long-term care that reflects family circumstances, risk tolerance, housing, income, and many other factors.

Possible Solutions:

- Tax incentives
- Increase awareness about what Medicare/Medicaid does and does not cover.
- Promote planning, while not endorsing any specific planning activity.
- Promote the idea that planning for long-term care is an integral part of retirement planning.
- Consumers need long-term care financing options they can initiate at several different times in the life cycle.
- Dissemination of LTC planning "Tool Kit".
- Guarantee companies that go out of business with a set-aside pool similar to the Guaranteed Federal Retirement Fund.

Priority Issue # 2: Legal Issues. There are 43 million retirees. In the next ten years, there will be 76 million additional retirees attributed to the "baby boomers" reaching retirement age. Millions are living much longer lives. In spite of technical advances that help keep us alive, laws have not properly addressed issues of capacity for those who cannot manage their affairs.

Barriers:

- Laws affecting powers of attorney and advanced directives vary from state to state; older documents (i.e. power of attorney) may not be recognized during travel or an extended visit to another state.
- There is no law requiring third parties to "honor" durable medical and financial powers of attorney (becoming very difficult for documents to be honored).
- Advanced directives must be completed and signed during capacity phase.
- May exist but are not visible (i.e. individual hospitalized or unconscious).

Legal Issues-Proposed Solutions

- Mandatory honoring of legal powers of attorney by third parties.
- Establish an office at the federal level in the form of a national registry to identify individuals who have completed and signed legal powers of attorney and advanced directives for easy and immediate access only when there is no evidence of such document.
- Registry would provide limited information to protect privacy.
- There should be two separate documents – one for financial purposes with names of individuals responsible for carrying out wishes due to incapacity and the second as medical in the form of an advanced directive.

Priority Issue #3: What can the federal government do to help meet the future **transportation** needs of the growing senior population? How can the federal government encourage volunteers to help with transportation needs of elderly and disabled? Should there be one recognizable name for all para-transit service throughout the U.S?

Barriers:

- Transportation staff lack training in how to better serve the elderly and disabled.
- There is insufficient service provided in communities where there are concentrations of the elderly and disabled.
- Potential volunteers have fears that their car insurance will escalate and the risk appears to be high for lawsuits.
- There is insufficient training available to provide the volunteers with information as to how to protect themselves and their “clients”, especially when they are transporting.
- It is difficult to find transportation when in new locations since names often do not imply what service is provided. Listings in telephone books and the Internet do not always lead to service.
- The definition of such service changes by location and what is offered in one may not be offered in another.

Proposed Solutions:

- Provide mandatory training in passenger assistance and customer service. Coordinate the results and report problems on routes and at bus stops so they can be speedily remedied.
- Expand service in known areas where seniors and disabled live as determined by the census.
- Provide incentives to municipalities to work together to coordinate service especially in areas where boundaries must be crossed to serve the elderly and disabled for health related and activities of daily living.
- All new senior housing complexes that receive HUD funding must be required to have at least one vehicle for resident transportation.
- Provide tax credits for volunteers.
- Offer discounts with a national credit card system for all seniors who volunteer.
- Hold volunteers harmless when there are incidents involving clients. Use a uniform insurance system to provide coverage and discounts on premiums.

Transportation

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- Provide realistic reimbursement grants for mileage for volunteers.
- Create a bartering service so seniors and the disabled can barter for what they need by awarding grants to local organizations and communities who coordinate service.
- Provide training for volunteers on a consistent basis via grant funded projects.
- There should be one name for all para-transit services even if there is also a local entity name.
- The rules for para-transit service should be the same throughout the United States.

Priority Issue #4 – Assisted living facilities' concerns such as: providing consistent regulations for long-term care facilities throughout the country; public funding for long term care, and the issue of physicians' reimbursements for serving assisted living residents.

Barriers: The assisted living industry is regulated on the state and local level, and there are inconsistencies in the implementation of these regulations throughout the country. Public funding for long-term care is limited and not evenly distributed to encourage community-based services. Also, physicians are currently withdrawing from serving assisted living residents because reimbursement rates are so low.

Proposed Solutions:

- Eliminate the disparity in Medicare reimbursement to physicians for assisted living residents. It is presently half that of an office visit. Medical care can be provided more efficiently and safely in the assisted living setting.
- Support enhancement of the workforce in the paraprofessional fields of direct service to assisted living residents (i.e. GNA, CNA, Medicine Aide, etc) by providing low/no cost training to support the ever-growing demand and to assist in recruitment and retention of qualified workers.
- Increase the pay for those who work in assisted living facilities.
- Enhance funding for community based care so that all may benefit, regardless of their income. (Medicaid community-based waiver programs).

PRIORITY ISSUE #5:

Caregivers need an advocate to help them identify resources and benefits, and to assist in completion of necessary paperwork. They also need tax breaks, financial assistance to pay for adult day care, personal care and respite services

Barriers: Current means tests are too low.

Proposed Solutions:

- Create a bank of trained volunteers as Caregiver Ombudsmen.
- Increase funding through the NFCSP for additional grants for services/respite to be distributed at the local Area Agency on Aging level.
- Greater tax incentives and tax breaks for Caregivers.
- Financial assistance and support for adult day care.

Caregivers - Solutions

- A functional, quality Internet program coordinating all national programs and information on one website; broaden the Eldercare locator.
- Respite care for working caregiver health/medical appointments as part of the employees health insurance benefits package
- Tax breaks/earned income credit for caregivers regarding Social Security and Retirement and IRAs.
- Create caregiver support groups on a recognizable national level under one name.

Priority Issue #6: What can the federal government do to keep seniors in the work force?

Barriers:

- Social Security and Disability payments are included as earnings when older workers apply for training benefits.
- Government policies preventing employees from hiring back retirees.
- Current regulations discourage older employment because Social Security payments may be lowered depending on how much worker earns.

Solutions:

- Create federal incentives to hire older workers
- Continuation of Federal Older Worker Programs (Older Americans Act Title V) and maintain one stop programs similar to other national employment programs.
- Increase and continue Federal job training employment programs for older workers
- Offer tax breaks for employed older workers.
- Increase training dollars for older worker programs, not to be confused with workplace programs.
- Create retirement programs that allow more flexibility for partial retirement or continued work programs.

Priority Issue #7: Increase public and private awareness of volunteer opportunities in non-profit organizations and local communities, especially among young people. Target youth groups and schools to encourage community service and volunteerism.

Barrier: Money

Proposed Solution: Increase amount of federal funding for public service announcements promoting volunteering in the community. Federal government should offer tax advantages to local media stations that air PSAs concerning volunteering in the community at matching websites.

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Priority Issue #8: Development of healthcare system that focuses on health promotion and disease prevention; instead of disease and emergency care.

Barriers:

- Health promotion and disease prevention are not defined as a high priority in healthcare industry.
- Failure to see the connection between healthier lifestyles and decreased chronic health conditions.
- Failure of the older population to see the benefits of remaining active and developing healthier nutritional habits.
- Cost of commercial fitness programs is restrictive.
- Low supply of immunizations and lack of awareness of their importance.
- Lack of awareness of existing health promotion and disease prevention programs.
- Insurance companies are reluctant to pay for preventative care.

Proposed Solutions:

- Improve access to health promotion and disease prevention services.
- Provide incentives for health insurers to lower premiums for non-smokers, those who receive annual check-ups, those who can document regular physical fitness activities, and those who maintain a healthy weight as a way to change unhealthy behaviors.
- Fund health promotion and disease prevention awareness campaigns. Efforts should start early to develop good behaviors for life.
- Fund education for medical professionals on what is available in their local communities and the importance of health promotion and disease prevention.
- Create legislation that grants tax credits to those who actively participate in a fitness program.

Priority Issue #9: Preservation of Social Security

Barriers:

- Disagreement as to the best way to preserve Social Security.
- Large number of baby boomers who will become eligible for Social Security in coming years.
- If choose private accounts, with volatile stock market, money can be lost.

Proposed Solutions:

Lift cap on amount of income to be taken out for Social Security tax.

People should write lawmakers to let them know their views.

Increase age that people can start collecting Social Security.

Don't allow "early out".

Make it possible for wealthy to voluntarily "opt out of the system".

